

**OFFICE OF THRIFT SUPERVISION
EXPECTED CRA EXAMINATION SCHEDULE
2ND QUARTER 2003**

NORTHEAST REGION

	<u>Month</u>		<u>Month</u>
<u>CONNECTICUT</u>		<u>NEW YORK</u>	
Enfield FS&LA 660 Enfield Street Enfield, CT 06082-2939	April	Elmira Savings & Loan FA 300 W. Water Street Elmira, NY 14901-2915	April
<u>MAINE</u>		Ponce De Leon Federal Bank 2244 Westchester Avenue Bronx, NY 10462	April
First FS&LA of Bath 125 Front Street Bath, ME 04530-2610	April	Abacus Federal Savings Bank 6 Bowery New York, NY 10013-5101	May
Rockland S&LA 582 Main Street Rockland, ME 04841-3339	May	First Niagara Bank 6950 South Transit Road Lockport, NY 14095	June
<u>MASSACHUSETTS</u>		SI Bank and Trust 15 Beach Street Staten Island, NY 10304	June
Brookline Bank 160 Washington Street Brookline, MA 02445	June		
<u>NEW JERSEY</u>		<u>OHIO</u>	
Farmers & Mechanics Bank Sunset and Salem Roads Burlington Township, NJ 08016	May	First Federal Bank of Ohio 140 N. Columbus Street Galion, OH 44833-1909	April
Somerset Savings Bank, SLA 200 W. Union Avenue Bound Brook, NJ 08805-1335	May	The Mt. Washington S&L Co. 2110 Beechmont Avenue Cincinnati, OH 45230-1621	April

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<u>OHIO</u>		<u>PENNSYLVANIA</u>	
Equitable S&L Co. 114 S. Main Street Cadiz, OH 43907-1128	May	Citizens SA 45 Pocono Blvd. Mount Pocono, PA 18344-1409	May
First FS&LA 2 N. 2 nd Street Newark, OH 43055-5610	May	Prudential SA 1834 W. Oregon Avenue Philadelphia, PA 19145-4725	May
<u>PENNSYLVANIA</u>		Second FS&LA of Philadelphia 1727 Chestnut Street Philadelphia, PA 19103-4115	May
Compass Federal Savings Bank Wilmerding Plaza Wilmerding, PA 15148	April	First Federal Savings Bank Donner at 6 th Monessen, PA 15062	June
Dwelling House S&LA 501 Herron Avenue Pittsburgh, PA 15219-4609	April	Malvern Federal Savings Bank 42 E. Lancaster Avenue Paoli, PA 19301-1420	June
Huntingdon Valley Bank 2617 Huntingdon Pike Huntingdon Valley, PA 19006-5125	April	Washington FSB 77 S. Main Street Washington, PA 15301-6809	June
Phoenixville Federal Bank and Trust Main and Hall Street Phoenixville, PA 19460	April	<u>WEST VIRGINIA</u>	
Westmoreland FS&LA 322 Main Street Latrobe, PA 15650-1558	April	First FS&LA of Ravenswood 234 Washington Street Ravenswood, WV 26164-1842	April

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WEST VIRGINIA

First Federal Savings Bank
726 Wells Street
Sistersville, WV 26175-1326

May

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SOUTHEAST REGION

	<u>Month</u>		<u>Month</u>
<u>ALABAMA</u>		<u>ILLINOIS</u>	
New South Federal Savings Bank 2000 Crestwood Boulevard Irondale, Alabama 35210-2036	June	Mutual FS&LA of Chicago 2212 West Cermak Road Chicago, Illinois 60608-3917	April
<u>FLORIDA</u>		Park Federal Savings Bank 5400 Pulaski Road Chicago, Illinois 60632	April
Busey Bank Florida 7980 Summerlin Lake Drive Fort Myers, Florida 33907	April	Home FS&LA of Collinsville 100 East Clay Street Collinsville, Illinois 62234-3201	April
First Federal Savings Bank of Lake County 800 North Boulevard West Leesburg, Florida 34748-5053	April	Sterling Federal Bank, F.S.B. 110 East Fourth Street Sterling, Illinois 61081-3671	April
Bank of St. Augustine 120 State Road 312 West St. Augustine, Florida 32086	April	Guardian Savings Bank 1324 Niedringhaus Avenue Granite City, Illinois 62040-4640	May
<u>GEORGIA</u>		Family Federal Savings of Illinois 5225 West 25 th Street Cicero, Illinois 60804	June
Stephens Federal Bank 6500 South Big A Road Toccoa, Georgia 30577	April	Mount Morris Savings and Loan Association 18 West Main Street Mount Morris, Illinois 61054-1455	June
First Federal Savings and Loan Association 411 North Patterson Street Valdosta, Georgia 31601-4605	June		

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<u>ILLINOIS</u>		<u>INDIANA</u>	
Prospect Federal Savings Bank 11139 South Harlem Avenue Worth, Illinois 60482-1801	June	Owen Community Bank, S.B. 279 East Morgan Street Spencer, Indiana 47460	June
<u>INDIANA</u>		Liberty Savings Bank, FSB 1904 Indianapolis Boulevard Whiting, Indiana 46394-1510	June
City Savings Bank 2000 Franklin Street Michigan City, Indiana 46360-4535	April	<u>KENTUCKY</u>	
Dearborn Savings Association, F.A. 118 Walnut Street Lawrenceburg, Indiana 47025-1838	May	First Federal Bank 110 West Vine Street Lexington, Kentucky 40507-1618	April
Citizens Financial Services, F.S.B. 700 Ridge Road Munster, Indiana 46321-1612	May	First Federal Savings and Loan Association 479 Main Street Hazard, Kentucky 41701-1776	June
Mid-Southern Savings Bank, FSB 300 North Water Street Salem, Indiana 47167-1708	May	<u>MARYLAND</u>	
Shelby County Bank 29 East Washington Street Shelbyville, Indiana 46176-1350	May	Chesapeake Bank of Maryland 2001 East Joppa Road Baltimore, Maryland 21234	April
Booneville Federal Savings Bank 123 North Third Street Booneville, Indiana 47601-1508	June	Ideal Federal Savings Bank 1629 Druid Hill Avenue Baltimore, Maryland 21217	April

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<u>MARYLAND</u>		<u>MARYLAND</u>	
Kopernick Federal Bank 2101 Eastern Avenue Baltimore, Maryland 21231	April	Prince George's Federal Savings Bank 14804 Pratt Street Upper Marlboro, Maryland 20772	May
BUCS Federal 10455 Mill Run Circle Owings Mills, Maryland 21117	April	Severn Savings Bank 1917 West Street Annapolis, Maryland 21401	June
Senator Savings Bank 7801 York Road Towson, Maryland 21204	April	Homewood Federal Savings Bank 3228 Eastern Avenue Baltimore, Maryland 21224	June
Fraternity FS&LA 764 Washington Boulevard Baltimore, Maryland 21230	May	OBA Federal Savings Bank 18525 North Frederick Avenue Gaithersburg, Maryland 20879	June
Hull Federal Savings Bank 1248 Hull Street Baltimore, Maryland 21230	May	Community First Bank 3725 Old Court Road Pikesville, Maryland 21208	June
Leeds Federal Savings Bank 1101 Maidens Choice Lane Baltimore, Maryland 21229	May	First Shore FS&LA 106 South Division Street Salisbury, Maryland 21801	June
Valley Bank of Maryland 9101 Reisterstown Road Owings Mills, Maryland 21117	May	<u>MICHIGAN</u>	
		First Federal of Northern Michigan 100 South Second Avenue Alpena, Michigan 49707-2814	April

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<u>MICHIGAN</u>		<u>SOUTH CAROLINA</u>	
Eaton Federal Savings Bank 236 South Cochran Avenue Charlotte, Michigan 48813-1551	April	Citizen Building and Loan Association 229 Trade Street Greer, South Carolina 29651-3429	June
Northern Trust Bank, FSB 10 West Long Lake Road Bloomfield Hills, Michigan 48304	May	<u>VIRGINIA</u>	
Wolverine Bank, Federal Savings Bank 143 McDonald Street Midland, Michigan 48640-5118	May	Capital One FSB 2980 Fairview Park Drive Falls Church, Virginia 22042	April
<u>NORTH CAROLINA</u>		First FS&LA of Martinsville 25 West Church Street Martinsville, Virginia 24112	April
Belmont Federal Savings and Loan Association 42 Catawba Street Belmont, North Carolina 28012-3349	May	Acacia Federal Savings Bank 7600 Leesburg Pike, Suite 200 Falls Church, Virginia 22043	May
<u>SOUTH CAROLINA</u>		Franklin FS&LA of Richmond 4501 Cox Road Glen Allen, Virginia 23060	June
First Federal of South Carolina, FSB 300 Robertson Boulevard Walterboro, South Carolina 29488	April		
Kingstree FS&LA 101 East Mill Street Kingstree, South Carolina 29556-3427	May		

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MIDWEST REGION

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<u>ARKANSAS</u>		<u>KANSAS</u>	
Corning S&LA 520 West Second Street Corning, AR 72422	April	First FS&LA of Wakeeney 229 N. Main Street Wakeeney, KS 67672	April
<u>IOWA</u>		<u>LOUISIANA</u>	
Northwest Bank and Trust Company 100 E. Kimberly Road Davenport, IA 52806	April	Bank of New Orleans 1600 Veterans Memorial Blvd. Metairie, LA 70005	April
United Security Savings Bank, F.S.B. 665 Marion Blvd. Marion, IA 52302	May	Ruston Building and Loan Association 505 North Vienna Street Ruston, LA 71270	May
First Federal Savings Bank of Iowa 825 Central Avenue Fort Dodge, IA 50501	June	First FS&LA 428 E. Landry Street Opelousas, LA 70570	June
Interstate FS&LA of McGregor 154 Main Street McGregor, IA 52157	June	Minden B&LA 415 Main Street Minden, LA 71058	June
Washington Federal Savings Bank 102 E. Main Street Washington, IA 52353	June	<u>MISSISSIPPI</u>	
		Central Bank for Savings 409 Summit Street Winona, MS 38967	May

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<u>MISSISSIPPI</u>		<u>NEBRASKA</u>	
First FS&LA 111 W. Commerce Street Aberdeen, MS 39730	June	Hometown Bank 2815 Osborne Drive West Hastings, NE 68902	June
<u>MISSOURI</u>		Sidney FS&LA 1045 10 th Avenue Sidney, NE 69162	June
Mississippi County S&LA 501 S. Main Street Charleston, MO 63834	April	<u>OKLAHOMA</u>	
Central FS&LA of Rolla 210 W. 10 th Street Rolla, MO 65401	May	Midfirst Bank 501 NW Grand Boulevard Oklahoma City, OK 73118	May
<u>NEBRASKA</u>		<u>TENNESSEE</u>	
Madison County Bank 111 W. Third Street Madison, NE 68748	April	The Home Bank FSB 105 Five Points Drive Ducktown, TN 37326	April
Equitable Federal SB of Grand Island 113 N. Locust Street Grand Island, NE 68801	May	<u>TEXAS</u>	
Commercial FB, a FSB 13220 California Street Omaha, NE 68154	June	Bluebonnet Savings Bank FSB 8150 N. Central Expressway, Suite 1900 Dallas, TX 75206	April
		First Savings Bank, a FSB 301 South Center Street, Suite 120 Arlington, TX 76010	May

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TEXAS

Henderson FSA
130 N. Marshall Street
Henderson, TX 75652

June

WISCONSIN

Acuity Bank, SSB
110 West Veterans Street
Tomah, WI 54660

May

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WEST REGION

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<u>CALIFORNIA</u>		<u>NEW MEXICO</u>	
California Savings Bank 800 Market Street San Francisco, CA 94102-3003	April	Union Savings Bank 1500 Mercantile Avenue, NE Albuquerque, NM 87199-7000	May
Trust Bank 638 S Atlantic Boulevard Monterey Park, CA 91754-3856	April	Pioneer Bank 306 N Pennsylvania Avenue Roswell, NM 88202-0130	June
United Labor Bank, F.S.B. 100 Hegenberger Road, Suite 110 Oakland, CA 94621-1447	April		
First Federal Bank of California, FSB 401 Wilshire Boulevard Santa Monica, CA 90406-0471	May		
Gateway Bank, a F.S.B. 919 Clement Street San Francisco, CA 94118	May		
<u>IDAHO</u>			
First FSB of Twin Falls 383 Shoshone Street N Twin Falls, ID 83303-0249	April		
<u>NORTH DAKOTA</u>			
Gate City Bank 500 2 nd Avenue N Fargo, ND 58108-2847	June		